

STRIPLING, PEDERSEN & FLOYD

ATTORNEYS AT LAW

M. M. STRIPLING (1913-2006)
BILL PEDERSEN, JR.
CRAIG STRIPLING
THAD FLOYD, RETIRED

118 E. HOSPITAL, SUITE 400
P.O. BOX 630870
NACOGDOCHES, TEXAS 75963-0870
PHONE 936/564-0445
FAX 936/569-1232
E-MAIL spf@striplinglaw.com

November 12, 2021

VIA CERTIFIED MAIL NO.
9414 7266 9904 2170 1677 31
RETURN RECEIPT REQUESTED

Bradley C. Smith
12524 N. FM 95
Nacogdoches, Texas 75961

VIA CERTIFIED MAIL NO.
9414 7266 9904 2170 1677 55
RETURN RECEIPT REQUESTED

Bradley C. Smith
401 CR 242
Nacogdoches, Texas 75961

VIA CERTIFIED MAIL NO.
9414 7266 9904 2170 1677 48
RETURN RECEIPT REQUESTED

Kristy B. Smith
12524 N. FM 95
Nacogdoches, Texas 75961

VIA CERTIFIED MAIL NO.
9414 7266 9904 2170 1677 62
RETURN RECEIPT REQUESTED

Kristy B. Smith
401 CR 242
Nacogdoches, Texas 75961

EXHIBIT

tabbies®

B

Re: Promissory Note in the amount of Two Hundred Thousand and No/100 Dollars (\$200,000.00) dated February 15, 2013 executed by Borrower, Bradley C. Smith and wife, Kristy B. Smith, payable to Lender, Lloyd Gillespie; and Deed of Trust dated February 15, 2013 from Grantor, Bradley C. Smith and wife, Kristy B. Smith, to Trustee, Robyn Gillespie, recorded at Vol. 3880, Page 77, Official Public Records of Nacogdoches County, Texas

Mr. and Mrs. Smith:

The referenced note matured on February 15, 2018 and remains unpaid.

Demand is made for the immediate payment of \$182,479.18 principal and \$120,736.98 accrued but unpaid interest through November 12, 2021, together with additional interest at the rate of \$75.51 per day until paid.

Please find attached Federal Fair Debt Collections Practices Act Notice.

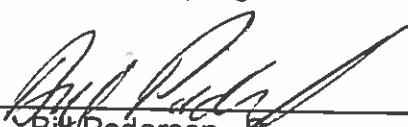
Please be advised that if the payment is not received by December 3, 2021, the mortgagee will exercise its rights under the loan documents.

If you have any questions, please consult your legal counsel.

Sincerely yours,

STRIPLING, PEDERSEN & FLOYD
P.O. Drawer 630870
Nacogdoches, Texas 75963-0870
Phone (936) 564-0445
Fax (936) 569-1232
billpedersen@striplinglaw.com

By



Bill Pedersen, Jr.
State Bar No. 15715000
Attorney for Lloyd Gillespie

BPjr/rw

Cc: Lloyd Gillespie

VIA US MAIL

FEDERAL FAIR DEBT COLLECTIONS PRACTICES ACT NOTICE

(1) The amount of the debt:

- (A) \$182,479.18 past due principal as of July 15, 2016 (date of last payment)
- (B) \$30,070.77 pre-maturity (10%) interest accrued at \$51.94 per diem from July 16, 2016 to February 15, 2018 (date of maturity)
- (C) \$90,666.21 post-maturity (18%) interest accrued at \$66.42 per diem from February 16, 2018 to November 12, 2021

Total due \$303,216.16 with interest accruing at \$75.51 per diem from November 13, 2021 until paid

(2) The name of the Lender is Lloyd Gillespie, 8211 S. US Hwy 59, Nacogdoches, Texas 75964, phone number (936) 554-8557;

(3) Unless you within thirty days (30) after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid;

(4) If you notify the above named attorney in writing within the thirty-day (30) period that the debt, or any portion thereof, is disputed, the above named attorney will obtain verification of the debt and a copy of such verification will be mailed to you by the above named attorney;

(5) The name and address of Lender are set forth herein.

(6) Because of interest and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment. For further information and/or to make your payment, contact Lloyd Gillespie at phone number (936) 554-8557.

(7) The law does not require me to wait until the end of the thirty-day (30) period before proceeding with foreclosure pursuant to the Deed of Trust. If, however, you request proof of the debt within the thirty-day (30) period that begins with your receipt of this notice, the law requires me to suspend my efforts to collect the debt until I mail the requested information to you.

THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

U.S. POSTAL SERVICE
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2170 1677 31

Certified Mail Fee

\$ 3.75

Return Receipt (Hardcopy)

\$ 3.05

Return Receipt (Electronic)

\$ 0.08

Certified Mail Restricted Delivery

0.00

Postage

0.53

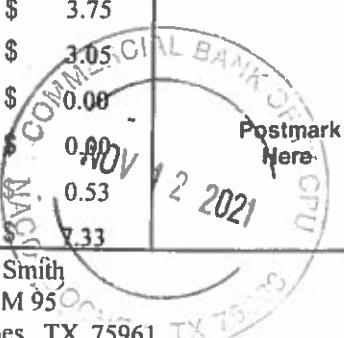
Total Postage and Fees

7.33

Sent to: Bradley C. Smith

12524 N. FM 95

Nacogdoches, TX 75961



Reference Information

Gillespie/Smith

PS Form 3800, Facsimile, July 2015

STRIPPLING, PEDERSEN & FLOYD
ATTORNEYS AT LAW
P.O. DRAWER 630870
NACOGDOCHES, TEXAS 75963-0870

RETURN SERVICE REQUESTED



12/4
VAC
RETURN RECEIPT REQUESTED

12/4
VAC
RETURN RECEIPT REQUESTED

Bradley C. Smith
12524 N. FM 95
Nacogdoches, TX 75961

NAME 711 DE 1310 6311/23/21

RETURN TO SENDER
VACANT
UNABLE TO FORWARD

VAC BC: 75963087070 * 2655-05691-12-47
75963087070 * 2655-05691-12-47

U.S. POSTAL SERVICE
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2170 1677-55

Certified Mail Fee	\$ 3.75
Return Receipt (Hardcopy)	\$ 0.05
Return Receipt (Electronic)	\$ 0.00
Certified Mail Restricted Delivery	\$ 0.00
Postage	\$ 0.53
Total Postage and Fees	\$ 7.33

Sent to: Bradley C. Smith
401 CR 242
Nacogdoches, TX 75961

Reference Information

Gillespie/Smith

PS Form 3800, Facsimile, July 2015

STIRLING, PEDERSEN & FLOYD
ATTORNEYS AT LAW
P.O. DRAWER 630870
NACOGDOCHES, TEXAS 75963-0870

RETURN SERVICE REQUESTED

12-01
12-06
12-16

5/11

RETURN RECEIPT REQUESTED

Bradley C. Smith
401 CR 242
Nacogdoches, TX 75961



RECEIVED

RECEIVED 711 FE 1316 0011/29/2015
RETURN TO SENDER

NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

UTF B.C. 75963087070 +1165-62370-17
75963087070

U.S. POSTAL SERVICE
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2170 1677 62

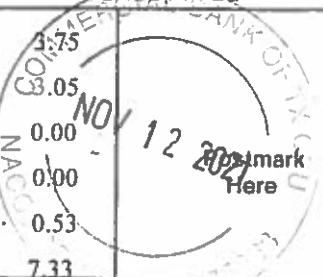
Certified Mail Fee	\$ 3.75
Return Receipt (Hardcopy)	\$ 0.05
Return Receipt (Electronic)	\$ 0.00
Certified Mail Restricted Delivery	\$ 0.00
Postage	\$ 0.53
Total Postage and Fees	\$ 7.33

Sent to: Kristy B. Smith
401 CR 242
Nacogdoches, TX 75961

Reference Information

Gillespie/Smith

PS Form 3800, Facsimile, July 2015



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9414 7266 9904 2170 1677 62



RETURN SERVICE REQUESTED

RETURN RECEIPT REQUESTED

Kristy B. Smith
401CR 242
Nacogdoches, TX 75961

L-01-066
11-12-14
JTF

RECEIVED NOV 12 2014

NOT RETURN TO SENDER
REDELIVER AS ADDRESSED
UNABLE TO FORWARD

75963037070 *0565-00500-13-01

